

Certificate Number: 05781-PAW-DE-038803805

Bankruptcy Case Number: 19-22310



05781-PAW-DE-038803805

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 26, 2024, at 9:58 o'clock AM PDT, Joyce M Callaghan completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: August 26, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President